

PAYOFF STATEMENT XP431
10-30-08

TO: Rhonda Santos Chavez
RE: Loan Number: 0697329472
Client Number: 156-0
Santos Chavez
13914 Prospect Point Dr
Cypress TX 77429

PROPERTY ADDRESS:
13914 Prospect Point Dr
Cypress TX 77429

TO: RHONDA FAX NUMBER: 281-946-5030

Loan Type - Conventional

PAYOFF FIGURES MUST BE VERIFIED WITHIN 24 HOURS BEFORE PAYOFF.
ADDITIONAL AMOUNTS MAY HAVE BECOME DUE THAT CHANGE THE PAYOFF AMOUNT.
If payoff funds are insufficient to payoff the loan, we must receive funds to cover the deficiency by 3:00 PM ET. If we do not receive the funds to cover the deficiency by 3:00 PM ET, we will return the payoff funds in the same manner as they were remitted. Interest will continue to accrue, late charges may be incurred, and other activity or transactions may take place on the loan until sufficient funds are received to pay the loan in full.

****PLEASE CALL TOLL FREE 1-866-926-8937 TO VERIFY PAYOFF FIGURES****

AMOUNTS DUE

A. The next payment due date is 08-01-08. Payment of the following amounts are required to pay the loan in full on 11-29-08:

Table with 2 columns: Description and Amount. Rows include Current Total Unpaid Principal Balance (\$54,661.26), Interest to 11-29-08 (\$2,239.10), Recoverable Balance (\$2,434.40), Late Charges (\$243.40), Recording Cost (\$16.00*), and Total amount to Pay Loan in Full on 11-29-08 (\$59,594.16).

B. The following amounts are additional fees and costs that are due relating to this loan:

Table with 2 columns: Description and Amount. Rows include Other Outstanding Fees (\$26.70), Payoff Statement Fee (\$30.00**), Reconveyance Fee (\$.00), Trustee Fee (\$.00), and TOTAL AMOUNT DUE (\$59,650.86).

*Please exclude the Recording Cost if the transaction involves a Consolidation, Extension and Modification Agreement or the sale or refinancing of a cooperative unit.

**Payoff Statement Fee is due from the requesting person or entity. If not paid in full by 11-29-08, add a per diem of \$ 14.96.